

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 15–28409–VFP  
Chapter: 13  
Judge: Vincent F. Papalia

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Karen Barel  
7 Lakeview Drive  
Heritage Lakes  
Hamburg, NJ 07419

Social Security No.:

xxx–xx–9410

Employer's Tax I.D. No.:

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**NOTICE TO DEBTOR AND DEBTOR'S COUNSEL  
TO COMMENCE PAYMENTS PURSUANT TO 11 U.S.C. SECTION 1326**

Pursuant to 11 U.S.C. Section 1326, all Chapter 13 debtors are ordered to commence payments pursuant to their proposed plan in compliance with the following schedule:

**1. PAYMENTS TO TRUSTEE:**

Payments to the Chapter 13 Standing trustee shall commence on the first day of the month immediately following the filing of the case and on the first day of each succeeding month. Payments shall be directed to the standing trustee at the following address:

Marie–Ann Greenberg  
Chapter 13 Standing Trustee  
P.O. Box 520  
Memphis, TN 38101–0520

**2. PAYMENTS TO SECURED PARTIES, INCLUDING MORTGAGEES:**

If, in addition to payments to the Standing trustee, your proposed plan provides for regular payments to be made outside of your plan, you must pay the mortgagee on a monthly basis.

**EXAMPLE OF PARAGRAPHS ONE AND TWO**

Assume the debtor filed a Chapter 13 case on August 25, which proposes to pay the trustee \$100.00 per month to cure arrears on a mortgage and to pay regular monthly payments to the mortgagee of \$300.00 per month. Confirmation of the plan is scheduled to occur on December 30.

Monthly payments of \$100.00 per month must be paid to the standing trustee beginning September 1. By December 30, the date of confirmation, you must have paid to the trustee 4 payments of \$100 for a total of \$400. You must also have made 4 regular payments of \$300 for a total of \$1200 to the mortgagee.

(continued on back)

Payments must be made by money order or certified check.

Failure to make payments according to the above instructions may result in the plan not being confirmed and dismissal of the case.

Any questions concerning this matter should be directed to your attorney.

Dated: October 1, 2015

JJW: adm

James J. Waldron  
Clerk

**Certificate of Notice Page 3 of 3**  
United States Bankruptcy Court  
District of New Jersey

In re:  
Karen Barel  
Debtor

Case No. 15-28409-VFP  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: 193

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Oct 01, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 03, 2015.

db Karen Barel, 7 Lakeview Drive, Heritage Lakes, Hamburg, NJ 07419

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 03, 2015

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 1, 2015 at the address(es) listed below:

NONE. TOTAL: 0